

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICE OF AVRAM D. WHITE
66 Hampton Terrace
Orange, New Jersey 07050
973-669-0857
888-481-1709 telefax
email to: avram.randr@gmail.com
Avram D. White, Esq.
Counsel to the Debtor

In Re:

PAULETTE WRIGHT,

DEBTOR.

Case No.: 16-13321-RG

Chapter: 13

Adv. No.:

Hearing Date: August 7, 2019

Judge: GAMBARDELLA

CERTIFICATION OF SERVICE

1. I, Avram D. White, Esq :
 - ☒ represent Paulette Wright in this matter.
 - ☐ am the secretary/paralegal for _____, who represents _____ in this matter.
 - ☐ am the _____ in this case and am representing myself.
2. On July 16, 2019, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.
 - Chapter 13 Transmittal Letter as attached
 - Chapter 13 Plan as attached
 - Valuation as attached
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: July 16, 2019

/s/ Avram D. White
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Office of the City Clerk City Of East Orange 44 City Hall Plaza EAST ORANGE NJ 07018 US	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>FEDEX label attached</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Laura O'Hara, Esq. M & T Bank Corporation Office of the General Counsel One M & T Plaza BUFFALO NY 14203 US	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>FEDEX label attached</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
New Jersey Anesthesia Associates 39 B Vreeland Road Suite 200 FLORHAM PARK NJ 07932 US	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>FEDEX label attached</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
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		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

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Avram D. White
avram.randr@gmail.com
LAW OFFICES OF AVRAM D. WHITE, ESQ.
Attorneys for Debtor(s),
PAULETTE WRIGHT

66 Hampton Terrace
Orange, New Jersey 07050
Telephone (973) 669-0857
Facsimile (888) 481-1709
avram.randr@gmail.com

In re:

PAULETTE WRIGHT,

Debtor[s].

Case No. 16-13321-RG

Chapter: 13

Hearing Date: August 7, 2019

Judge: GAMBARDELLA

Notice of Chapter 13 Plan Transmittal

The enclosed ☐ Plan, ☒ Modified Plan is being proposed by Debtor[s], and was filed with the Court on April 30, 2019. It is being served on you because the Plan contains motions that may adversely affect your interest.

Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this Plan without further notice if there are no timely-filed objections. See Fed.R.Bankr.P. 3015. This Plan includes motions to avoid or modify a lien, and the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The Plan Confirmation Order alone will avoid or modify the lien. Debtor[s] need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

☒ **Real Property:**

Debtor[s] has[have] valued real property located at 185 Dodd Street, East Orange, New Jersey 07017 at \$125,000.00. Debtor[s] believe[s] the first lien on the property to be in the approximate amount of \$170,848.00 a second lien to be in the approximate amount of \$17,266.99, a third lien in the approximate amount of \$16,000.00 and a fourth lien, a judgment lien in the approximate amount of \$1,465.00. As such, Debtor[s] believe[s] there is inadequate equity available to satisfy your lien and seeks to reduce, modify or eliminate your lien through the Plan.

Debtor's[s'] valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: [Other], a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the Plan.

☐ **Personal Property:**

Debtor[s] has[have] valued personal property described as: [Description] at [Value]. Debtor[s] believe[s] the lien on the property to be in the approximate amount of [Amount] [insert other liens as appropriate]. As such, Debtor[s] believe[s] there is inadequate equity available to satisfy your lien and seeks to reduce, modify or eliminate your lien through the Plan.

Debtor's[s'] valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: [Other], a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the Plan.

The Confirmation Hearing is scheduled for [Hearing Date]. Objections to any relief sought in the Plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the Confirmation Hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

3 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

16-13321-RG

PAULETTE WRIGHT,

Judge:

GAMBARDELLA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: April 29, 2019

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW

Initial Debtor: PW

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 85 per month to the Chapter 13 Trustee, starting on March 1, 2016 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 185 Dodd Street, East Orange, New Jersey 07017

Proposed date for completion: September 30, 2019

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

The debtor shall \$255.00 on May 1, 2019 for one month, and then \$85.00 per month for four months starting on June 1, 2019 for a total plan length of 41 months.

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE	\$0.00 +

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.	\$0.00	\$0.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank, National Association 3232 Newmark Drive Miamisburg, Ohio 45342	185 Dodd Street, East Orange, New Jersey 07017	\$7,300.04	N/A	\$0.00. The arrearage amount of \$7,300.04 is to be cured via a loan modification.	\$2,797.66

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
M&T Bank, N.A. City of East Orange, New Jersey New Jersey Anesthesia Assoc. ⁺	Property located at 185 Dodd Street, East Orange, New Jersey 07017	\$17266.99 second mortgage \$16,000.00 third mortgage \$1,465.00	\$125,000.00 at the time of petition filing	PNC Bank, N.A. PNC Bank, N.A & M&T Bank, N.A PNC Bank & M&T Bank & East Orange ⁺	\$0.00. to be wholly and completely stripped off	N/A	\$0.00. to be wholly and completely stripped off

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
New Jersey Anesthesia Assoc.	Property located at 185 Dodd Street, East Orange, New Jersey 07017	Judgment lien	\$1465.40	\$125,000.00	N/A	\$185,000.00	\$1465.40 entire lien to be avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
M&T Bank, N.A. City of East Orange, New Jersey	Property located at 185 Dodd Street, East Orange, New Jersey 07017	\$17266.99 second mortgage \$16,000.00 third mortgage	\$125,000.00	\$173,000.00 mortgage lien of PNC Bank, N.A.	\$0.00 wholly unsecured to be stripped off	Entire lien to be wholly stripped off and classified as totally unsecured

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Avram D. White, Esq. Counsel for the Debtor
- 3) PNC Bank, N.A.
- 4) Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 19, 2019.

Explain below **why** the plan is being modified:

To extend the loan modification deadline until September 30, 2019

Explain below **how** the plan is being modified:

To extend the loan modification deadline until September 30, 2019

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 29, 2019

/s/ PAULETTE WRIGHT
Debtor

Date: _____

Joint Debtor

Date: April 29, 2019

/s/ AVRAM D. WHITE
Attorney for Debtor(s)



Avram White <avram.randr@gmail.com>

Fwd: 185 Dodd St E. Orange

Wed, Sep 16, 2015 at 5:08 PM

Begin forwarded message:

From: Karen O' Neal <onren@aol.com>
Date: September 16, 2015 at 1:09:10 PM EDT
To: missbest723@yahoo.com
Cc: onren@aol.com
Subject: Fwd: 185 Dodd St E. Orange

Give me a call when you have a minute to discuss.

Karen

Begin forwarded message:

From: KAREN O NEAL <email_monitor@gsmls.com>
Subject: 185 Dodd St E. Orange
Date: September 16, 2015 at 12:52:04 PM EDT
To: onren@aol.com
Reply-To: onren@aol.com

IF YOU ARE HAVING PROBLEMS VIEWING THIS EMAIL CLICK HERE >>



KAREN O NEAL
973-493-4128 (Mobile)
973-744-1517 (Office Fax)
karen.oneal@prudentialnewjersey.com



**Berkshire Hathaway
HomeServices
New Jersey Properties**
695 Bloomfield Avenue
MONTCLAIR, NJ 07042
973-744-5544 (Office)
973-744-1517 (Fax)

MESSAGE

Depending upon how much work needs to be done, I would recommend a price between \$60k - \$100k which is a wide range. Let's discuss further, particularly need to see how much work is involved. Let's talk strategy.

Karen
973-493-4128

YOUR LISTINGS

Click on an image or ML# below to view additional details about a particular listing, or click on one of the report buttons below to view a report of all the listings..

CLIENT CMA >

CLIENT FULL >



\$19,900

7 Edgerton Ter, East Orange City

ML#:	3186833	# of Units:	2
Status:	Sold	Unit Style:	2-Two Story
Rooms:	10	Full Baths:	2
Bedrooms:	4	Half Baths:	0

\$39,900

30 Dodd St, East Orange City

ML#: 3212791
Status: Sold
Rooms: 10
Bedrooms: 4
of Units: 2
Unit Style: See Remarks, 2-Two Story
Full Baths: 2
Half Baths: 0



\$57,000
38 Hilton St, East Orange City
ML#: 3112430
Status: Sold
Rooms: 9
Bedrooms: 4
of Units: 2
Unit Style: 3-Three Story
Full Baths: 3
Half Baths: 1



\$69,000
533 Prospect St, East Orange City
ML#: 3190381
Status: Sold
Rooms: 12
Bedrooms: 5
of Units: 2
Unit Style: 3-Three Story
Full Baths: 3
Half Baths: 0



\$76,900
116 Girard Ave, East Orange City
ML#: 3201192
Status: Sold
Rooms: 11
Bedrooms: 4
of Units: 2
Unit Style: 2-Two Story
Full Baths: 2
Half Baths: 0



\$100,000
27 Marcy Ave, East Orange City
ML#: 3082994
Status: Sold
Rooms: 10
Bedrooms: 4
of Units: 2
Unit Style: 2-Two Story
Full Baths: 2
Half Baths: 0



\$125,000
388 Glenwood Ave, East Orange City
ML#: 3141325
Status: Sold
Rooms: 8
Bedrooms: 3
of Units: 2
Unit Style: 2-Two Story
Full Baths: 2
Half Baths: 0





\$115,000
27 KENSINGTON PL, East Orange City
ML#: 3225960 # of Units: 2
Status: Sold Unit Style: Duplex-Side by Side
Rooms: 8 Full Baths: 4
Bedrooms: 4 Half Baths: 0



\$195,000
215 N Park St, East Orange City
ML#: 3149008 # of Units: 2
Status: Sold Unit Style: 2-Two Story
Rooms: 9 Full Baths: 2
Bedrooms: 5 Half Baths: 1



\$135,000
196 Brighton Ave, East Orange City
ML#: 3138305 # of Units: 2
Status: Sold Unit Style: 3-Three Story
Rooms: 10 Full Baths: 3
Bedrooms: 5 Half Baths: 1



\$205,000
18 Kensington Pl, East Orange City
ML#: 3157575 # of Units: 2
Status: Sold Unit Style: 3-Three Story
Rooms: 11 Full Baths: 2
Bedrooms: 5 Half Baths: 0



\$225,000
177 Glenwood Ave, East Orange City
ML#: 3180029 # of Units: 2
Status: Sold Unit Style: 3-Three Story
Rooms: 18 Full Baths: 2
Bedrooms: 7 Half Baths: 1

\$269,000

21 Cottage Pl, East Orange City

ML#: 3216920 # of Units: 2
Status: Sold Unit Style: 3-Three Story



Rooms:	14	Full Baths:	3
Bedrooms:	7	Half Baths:	0

When using the hyperlinks above, once the report opens you can click on any pictures that you see in the report to bring up a media report. The media report has all available images of the property as well as available virtual tours.

The links sent with this email will expire 60 days from 09/16/2015.
** Information deemed RELIABLE but not Guaranteed **

http://emailrpt.gsmls.com/public/show_public_report_rpt.do?report=cmanarrow&id=106252494_602878

ORIGIN ID:CDWA (973) 669-0857		SHIP DATE: 16JUL19	
AVRAM WHITE		ACTWGT: 0.10 LB	
66 HAMPTON TER		CAD: 112073273/IN/ET4160	
ORANGE, NJ 07050		BILL SENDER	
UNITED STATES US			
<hr/>			
TO LAURA O'HARA, ESQ.			
M & T BANK CORPORATION			
OFFICE OF THE GENERAL COUNSEL			
ONE M & T PLAZA			
BUFFALO NY 14203			
REF: (973) 678-9368		DEPT:	
PO:			
INV:			
DEPT:			
TRK# 7757 5874 5121		WED - 17 JUL 10:30A	
0201		PRIORITY OVERNIGHT	
E5 BUFA		14203	
NY-US		BUF	
			
			
		J192019062401ur	

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AVRAM WHITE		ACTWGT: 0.10 LB	
66 HAMPTON TER		CAD: 112073273/NET4160	
ORANGE, NJ 07050		BILL SENDER	
UNITED STATES US			
TO			
NEW JERSEY ANESTHESIA ASSOCIATES			
39 B VREELAND ROAD			
SUITE 200			
FLORHAM PARK NJ 07932			
(973) 322-7246		REF:	
INV:		DEPT:	
PO:			

			
		J192019062401ur	

TRK#	7757 5873 5120	WED - 17 JUL 10:30A
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2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

ORIGIN ID:CDWA (973) 669-0857		SHIP DATE: 16JUL19	
AVRAM WHITE		ACTWGT: 0.10 LB	
66 HAMPTON TER		CAD: 112073273/IN/ET4160	
ORANGE, NJ 07050		BILL SENDER	
UNITED STATES US			
TO OFFICE OF THE CITY CLERK			
CITY OF EAST ORANGE			
44 CITY HALL PLAZA			
EAST ORANGE NJ 07018			
(973) 266-5100		REF:	
INV:		DEPT:	
PO:			

			
		J192019062401ur	

TRK#	7757 5872 6273	WED - 17 JUL 10:30A
0201		PRIORITY OVERNIGHT
E2 CDWA		07018
NJ-US		EWB
		

After printing this label:

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

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